



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [RBC US GROUP HOLDINGS LLC](#)

City/State [TORONTO, ONTARIO, CANADA](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [162,930,988](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

RBC US GROUP HOLDINGS LLC
200 BAY STREET, SOUTH TOWER
TORONTO, ONTARIO, CANADA M5J 2J5

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Average assets (\$000)	176,025,885	151,869,560	159,189,129	141,615,353	128,499,487		
Net income (\$000)	498,578	710,238	1,313,880	1,041,125	1,201,744		
Number of BHCs in peer group					125		
Earnings and Profitability:							
Percent of Average Assets							
Net interest income (tax equivalent)	1.39	1.38	1.35	1.49	1.92	3.01	13
+ Non-interest income	3.31	4.33	4.08	3.77	3.74	1.32	90
- Overhead expense	3.53	4.64	4.41	4.25	4.60	2.69	95
- Provision for credit losses	0.05	-0.01	0	0.13	0.09	0.15	37
+ Securities gains (losses)	0	0	0	0	0.01	0.01	65
+ Other tax equivalent adjustments	0.01	0.01	0.01	0.01	-0.01	0	3
= Pretax net operating income (tax equivalent)	0.79	1.24	1.12	0.99	1.13	1.56	17
Net operating income	0.57	0.94	0.83	0.74	0.94	1.19	19
Net income	0.57	0.94	0.83	0.74	0.94	1.19	19
Net income (Subchapter S adjusted)							1.17
Percent of Average Earning Assets							
Interest income (tax equivalent)	1.97	1.78	1.74	2.12	3.39	4.41	8
Interest expense	0.39	0.22	0.22	0.42	1.26	1.08	69
Net interest income (tax equivalent)	1.58	1.56	1.53	1.71	2.13	3.33	12
Losses, Allowance, and Past Due + Nonaccrual							
Net loan and lease losses / Average loans and leases	-0.01	-0.03	0.02	0.07	0.06	0.21	26
Earnings coverage of net loan and lease losses (X)	-327.09	-98.02	154.55	35.13	51.98	24.40	84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.75	0.79	0.72	0.77	0.62	0.83	32
Allowance for loan and lease losses / Total loans and leases	0.75	0.79	0.72	0.77	0.62	0.81	33
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.27	0.15	0.24	0.30	0.57	22
30-89 days past due loans and leases / Total loans and leases	0.88	0.66	0.56	0.47	0.33	0.43	44
Liquidity and Funding							
Net noncore funding dependence	5.51	-2.63	0.67	6.99	23.06	14.45	77
Net short-term noncore funding dependence	-7.15	-14.51	-11.49	-5.41	8.59	3.38	61
Net loans and leases / Total assets	45.04	41.02	39.93	43.81	43.53	63.77	15
Capitalization							
Tier 1 leverage ratio	9.22	9.89	9.09	9.91	9.78	9.76	59
Holding company equity capital / Total assets	11.39	11.89	10.85	12.07	12.17	12.43	47
Total equity capital (including minority interest) / Total assets	11.40	11.90	10.85	12.07	12.19	12.57	46
Common equity tier 1 capital / Total risk-weighted assets	14.97	15.03	13.99	15.79	17.19	12.17	92
Net loans and leases / Equity capital (X)	3.95	3.45	3.68	3.63	3.58	5.21	13
Cash dividends / Net income	0	0	0	0	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)							-12.02
Growth Rates							
Assets	3.08	11.66	16.25	7.77	6.45	9.26	52
Equity capital	-1.28	7.32	4.48	6.87	6.28	10.49	41
Net loans and leases	13.17	5.32	5.93	8.48	10.83	9.10	68
Noncore funding	4.91	-5.55	5.48	-21.68	-2.39	6.59	37
Parent Company Ratios							
Short-term debt / Equity capital	0	0	0	0	0	1.02	36
Long-term debt / Equity capital	59.78	48.44	58.46	47.99	0	13.04	13
Equity investment in subsidiaries / Equity capital	96.19	96.13	96.32	97.08	97	103.22	15
Cash from ops + noncash items + op expense / Op expense + dividends	358.66	5,843.28	4,276.22	410.56	3,896.04	190.27	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,016,996	843,396	1,715,145	1,697,555	2,133,027	20.58	
Income from lease financing receivables.....	52,931	51,454	103,166	94,955	71,497	2.87	
Fully taxable income on loans and leases.....	1,052,646	879,878	1,788,129	1,761,127	2,174,484	19.64	
Tax-exempt income on loans and leases.....	17,281	14,972	30,182	31,383	30,040	15.42	
Estimated tax benefit on income on loans and leases.....	12,697	8,795	25,066	18,368	13,927	44.36	
Income on loans and leases (tax equivalent).....	1,082,624	903,645	1,843,377	1,810,878	2,218,451	19.81	
Investment interest income (tax equivalent).....	175,694	130,529	273,138	321,957	364,258	34.60	
Interest on balances due from depository institutions.....	3,652	3,303	11,345	9,643	49,126	10.57	
Interest income on other earning assets.....	258,074	156,919	321,746	492,016	1,282,542	64.46	
Total interest income (tax equivalent).....	1,520,044	1,194,396	2,449,606	2,634,494	3,914,377	27.26	
Interest on time deposits of \$250K or more	1,109	1,317	2,011	7,233	9,995	-15.79	
Interest on time deposits < \$250K.....	444	965	1,436	11,591	3,968	-53.99	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	57,650	21,276	50,739	70,585	134,327	170.96	
Interest on other borrowings and trading liabilities.....	237,263	119,976	242,784	422,799	1,296,847	97.76	
Interest on subordinated debt and mandatory convertible securities	3,006	2,998	5,996	5,995	7,493	0.27	
Total interest expense.....	299,472	146,532	302,966	518,203	1,452,630	104.37	
Net interest income (tax equivalent).....	1,220,572	1,047,864	2,146,640	2,116,291	2,461,747	16.48	
Non-interest income.....	2,911,279	3,290,119	6,490,491	5,331,926	4,805,259	-11.51	
Adjusted operating income (tax equivalent)	4,131,851	4,337,983	8,637,131	7,448,217	7,267,006	-4.75	
Overhead expense.....	3,108,609	3,524,031	7,021,461	6,020,280	5,911,660	-11.79	
Provision for credit losses.....	46,598	-5,808	7,605	177,061	109,455		
Securities gains (losses)	39	764	939	189	10,654	-94.90	
Other tax equivalent adjustments	7,266	11,181	14,932	7,767	-6,625	-35.01	
Pretax net operating income (tax equivalent).....	693,713	944,962	1,787,097	1,398,351	1,453,403	-26.59	
Applicable income taxes	169,670	208,391	417,325	318,743	226,343	-18.58	
Tax equivalent adjustments	25,285	25,304	54,496	39,080	18,195	-0.08	
Applicable income taxes (tax equivalent).....	194,955	233,695	471,821	357,823	244,538	-16.58	
Minority interest	180	1,029	1,396	-597	7,121	-82.51	
Net income before discontinued operations, net of minority interest	498,578	710,238	1,313,880	1,041,125	1,201,744	-29.80	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	498,578	710,238	1,313,880	1,041,125	1,201,744	-29.80	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	498,758	711,267	1,315,276	1,040,528	1,208,865	-29.88	
Investment securities income (tax equivalent).....	175,694	130,529	273,138	321,957	364,258	34.60	
US Treasury and agency securities (excluding mortgage-backed securities)	14,296	8,663	19,740	29,993	30,076	65.02	
Mortgage-backed securities	141,381	105,962	217,249	251,073	284,595	33.43	
All other securities	20,017	15,904	36,149	40,891	49,587	25.86	
Cash dividends declared	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	1.73			1.57			1.54			1.86			3.05	4	8
Less: Interest expense	0.34			0.19			0.19			0.37			1.13	0.98	68
Equals: Net interest income (tax equivalent)	1.39			1.38			1.35			1.49			1.92	3.01	13
Plus: Non-interest income	3.31			4.33			4.08			3.77			3.74	1.32	90
Equals: adjusted operating income (tax equivalent)	4.69			5.71			5.43			5.26			5.66	4.41	92
Less: Overhead expense	3.53			4.64			4.41			4.25			4.60	2.69	95
Less: Provision for credit losses	0.05			-0.01			0			0.13			0.09	0.15	37
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	96
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0.01	0.01	65
Plus: other tax equivalent adjustments	0.01			0.01			0.01			0.01			-0.01	0	3
Equals: Pretax net operating income (tax equivalent)	0.79			1.24			1.12			0.99			1.13	1.56	17
Less: Applicable income taxes (tax equivalent)	0.22			0.31			0.30			0.25			0.19	0.36	10
Less: Minority interest	0			0			0			0			0.01	0	83
Equals: Net operating income	0.57			0.94			0.83			0.74			0.94	1.19	19
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	0.57			0.94			0.83			0.74			0.94	1.19	19
Memo: Net income (last four quarters)	0.64			0.92			0.83			0.74			0.94	1.19	18
Net income—BHC and noncontrolling (minority) interest	0.57			0.94			0.83			0.73			0.94	1.20	18
Margin Analysis															
Average earning assets / Average assets	87.67			88.26			88.34			87.60			89.85	91.05	35
Average interest-bearing funds / Average assets	47.42			50.76			49.84			54.25			57.15	65.57	18
Interest income (tax equivalent) / Average earning assets	1.97			1.78			1.74			2.12			3.39	4.41	8
Interest expense / Average earning assets	0.39			0.22			0.22			0.42			1.26	1.08	69
Net interest income (tax equivalent) / Average earning assets	1.58			1.56			1.53			1.71			2.13	3.33	12
Yield or Cost															
Total loans and leases (tax equivalent)	3.07			2.82			2.83			3.02			4.19	5.09	9
Interest-bearing bank balances	0.21			0.10			0.16			0.26			2.24	2.04	62
Federal funds sold and reverse repos	0.62			0.29			0.27			0.78			2.87	2.44	74
Trading assets	2.71			1.66			1.75			2.02			2.63	0.99	78
Total earning assets	1.95			1.76			1.71			2.10			3.37	4.36	8
Investment securities (tax equivalent)	1.07			1.20			1.12			1.79			2.26	2.76	6
US Treasury and agency securities (excluding mortgage-backed securities)	0.72			0.72			0.64			1.72			1.97	2.32	32
Mortgage-backed securities	1.16			1.17			1.06			1.68			2.22	2.61	9
All other securities	1.42			2.76			2.18			3.23			3.75	4.06	49
Interest-bearing deposits	0.28			0.12			0.13			0.26			0.58	1.10	13
Time deposits of \$250K or more	0.30			0.37			0.29			0.91			1.64	1.96	23
Time deposits < \$250K	0.38			0.49			0.43			1.59			1.30	1.82	18
Other domestic deposits	0.28			0.11			0.13			0.22			0.56	0.93	20
Foreign deposits															1.19
Federal funds purchased and repos	0.62			0.26			0.24			0.68			2.78	1.86	84
Other borrowed funds and trading liabilities	1.24			0.83			0.81			1.12			1.96	2.38	25
All interest-bearing funds	0.72			0.38			0.38			0.67			1.98	1.49	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Non-interest Income and Expenses															
Total non-interest income	2,911,279	3,290,119	6,490,491	5,331,926	4,805,259										
Fiduciary activities income	1,021,578	897,868	1,912,567	1,484,930	1,317,157										
Service charges on deposit accounts - domestic	40,093	37,007	78,853	58,596	59,745										
Trading revenue.....	83,215	219,364	352,574	425,191	328,811										
Investment banking fees and commissions.....	1,291,367	1,557,480	3,148,444	2,582,464	2,458,134										
Insurance activities revenue.....	5,027	5,107	10,501	9,939	9,052										
Venture capital revenue.....	0	0	0	0	-109										
Net servicing fees	-158	-1	-2	-73	-82										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	36,694	-2,537	-7,424	-1,566	1,817										
Other non-interest income.....	433,463	575,831	994,978	772,445	630,734										
Total overhead expenses	3,108,609	3,524,031	7,021,461	6,020,280	5,911,660										
Personnel expense.....	1,879,439	2,391,583	4,615,154	3,845,231	3,771,314										
Net occupancy expense.....	316,051	298,803	622,347	575,769	534,983										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	69,694	70,359	143,720	145,328	188,643										
Other operating expenses.....	843,425	763,286	1,640,240	1,453,952	1,416,720										
Fee income on mutual funds and annuities.....	162,692	162,079	328,656	287,996	315,860										
Memoranda															
Assets under management in proprietary mutual funds and annuities	26,945,784	36,517,979	41,723,956	27,891,924	19,115,354										
Number of equivalent employees	15,287	13,744	15,191	13,648	13,453										
Average personnel expense per employee.....	122.94	174.01	303.81	281.74	280.33										
Average assets per employee.....	11,514.74	11,049.88	10,479.17	10,376.27	9,551.73										
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.59			4.93			5.06			5.40			6.57	2.72	84
Overhead expenses / Net Interest Income + non-interest income	75.56			81.50			81.67			81.17			81.63	61.29	92
Percent of Average Assets															
Total overhead expense	3.53			4.64			4.41			4.25			4.60	2.69	95
Personnel expense.....	2.14			3.15			2.90			2.72			2.93	1.41	97
Net occupancy expense.....	0.36			0.39			0.39			0.41			0.42	0.28	92
Other operating expenses.....	1.04			1.10			1.12			1.13			1.25	0.97	80
Overhead less non-interest income	0.22			0.31			0.33			0.49			0.86	1.32	21
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	75.24			81.24			81.29			80.83			81.35	60.64	92
Personnel expense.....	45.49			55.13			53.43			51.63			51.90	32.39	97
Net occupancy expense.....	7.65			6.89			7.21			7.73			7.36	6.52	66
Other operating expenses.....	22.10			19.22			20.65			21.47			22.09	21.20	68
Total non-interest income	70.46			75.84			75.15			71.59			66.12	29.23	89
Fiduciary activities income	24.72			20.70			22.14			19.94			18.13	1.97	96
Service charges on domestic deposit accounts	0.97			0.85			0.91			0.79			0.82	3.88	14
Trading revenue.....	2.01			5.06			4.08			5.71			4.52	1.18	88
Investment banking fees and commissions.....	31.25			35.90			36.45			34.67			33.83	3.54	94
Insurance activities revenue.....	0.12			0.12			0.12			0.13			0.12	0.47	54
Venture capital revenue.....	0			0			0			0			0	0.02	1
Net servicing fees	0			0			0			0			0	0.28	13
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.89			-0.06			-0.09			-0.02			0.03	1.86	14
Other non-interest income.....	10.49			13.27			11.52			10.37			8.68	10.04	52
Overhead less non-interest income	4.78			5.39			6.15			9.24			15.22	31.06	16
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.46			22.05			23.35			22.79			15.57	20.56	15
Applicable income tax + TE / Pretax net operating income + TE	28.10			24.73			26.40			25.59			16.83	23.23	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	43,448,745	35,698,775	39,422,718	32,873,605	28,266,782	21.71		
Commercial and industrial loans	10,795,869	10,724,106	10,265,235	11,712,059	8,181,319	0.67		
Loans to individuals	2,167,269	1,907,737	2,133,372	1,855,246	1,705,633	13.60		
Loans to depository institutions and acceptances of other banks	6,676	12,938	8,488	17,590	15,426	-48.40		
Agricultural loans	0	0	0	0	0	0		
Other loans and leases	17,512,851	17,006,030	18,545,330	20,010,822	23,009,148	2.98		
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	73,931,410	65,349,586	70,375,143	66,469,322	61,178,308	13.13		
Less: Allowance for loan and lease losses	554,251	513,329	505,890	510,325	377,606	7.97		
Net loans and leases	73,377,159	64,836,257	69,869,253	65,958,997	60,800,702	13.17		
Debt securities that reprice or mature in over 1 year	24,637,115	19,778,548	27,874,525	17,527,961	14,702,106	24.56		
Mutual funds and equity securities	1,140,659	1,408,048	1,423,133	1,258,585	1,056,534	-18.99		
Subtotal	99,154,933	86,022,853	99,166,911	84,745,543	76,559,342	15.27		
Interest-bearing bank balances	1,045,911	9,463,141	5,904,597	4,123,444	2,316,000	-88.95		
Federal funds sold and reverse repos	29,510,911	28,209,663	33,892,847	29,142,651	31,073,151	4.61		
Debt securities that reprice or mature within 1 year	3,619,912	2,378,019	3,114,471	2,115,388	1,694,518	52.22		
Trading assets	7,074,014	13,573,301	12,732,777	13,691,864	13,527,556	-47.88		
Total earning assets	140,405,681	139,646,977	154,811,603	133,818,890	125,170,567	0.54		
Non-interest-bearing cash and due from depository institutions	876,559	854,442	774,596	802,579	735,629	2.59		
Premises, fixed assets, and leases	2,468,157	2,409,995	2,484,847	2,372,791	2,259,242	2.41		
Other real estate owned	0	3,947	3,947	4,499	4,660	-100.00		
Investment in unconsolidated subsidiaries	319,878	92,035	95,278	29,329	75,497	247.56		
Intangible and other assets	18,860,713	15,059,893	16,828,650	13,512,064	11,440,722	25.24		
Total assets	162,930,988	158,067,289	174,998,921	150,540,152	139,686,317	3.08		
Quarterly average assets	177,604,535	154,363,274	173,181,118	146,387,644	136,451,133	15.06		
Average loans and leases (YTD)	70,424,372	64,200,968	65,069,795	59,898,976	53,000,241	9.69		
Memoranda								
Loans held-for-sale	109,616	0	0	0	0			
Loans not held-for-sale	73,821,794	65,349,586	70,375,143	66,469,322	61,178,308	12.96		
Real estate loans secured by 1–4 family	23,580,024	18,564,091	20,909,849	16,990,970	14,961,893	27.02		
Commercial real estate loans	19,799,680	17,077,902	18,448,977	15,825,837	13,249,937	15.94		
Construction and land development	3,499,079	3,116,674	3,106,909	2,881,190	2,721,394	12.27		
Multifamily	2,816,716	2,174,937	2,414,632	1,779,000	1,318,571	29.51		
Nonfarm nonresidential	13,483,885	11,786,291	12,927,436	11,165,647	9,209,972	14.40		
Real estate loans secured by farmland	69,041	56,782	63,892	56,798	54,952	21.59		
Total investment securities	29,397,686	23,564,615	32,412,129	20,901,934	17,453,158	24.75		
U.S. Treasury securities	672,520	208	708,925	281	100,453	323226.92		
US agency securities (excluding mortgage-backed securities)	3,148,339	2,746,212	3,197,090	2,218,334	1,445,016	14.64		
Municipal securities	453,462	578,605	535,420	634,254	751,308	-21.63		
Mortgage-backed securities	21,648,727	17,897,069	24,692,795	16,683,441	13,658,131	20.96		
Asset-backed securities	517,755	501,721	521,654	95,784	429,686	3.20		
Other debt securities	1,816,224	432,752	1,333,112	11,255	12,030	319.69		
Mutual funds and equity securities	1,140,659	1,408,048	1,423,133	1,258,585	1,056,534	-18.99		
Available-for-sale securities	22,884,098	16,672,582	25,253,142	14,202,211	12,613,616	37.26		
U.S. Treasury securities	672,420	108	708,825	181	100,354	622511.11		
US agency securities (excluding mortgage-backed securities)	2,505,813	1,942,780	2,469,489	1,347,119	605,261	28.98		
Municipal securities	389	792	390	791	3,668	-50.88		
Mortgage-backed securities	17,371,497	13,794,429	20,219,672	12,747,081	11,462,617	25.93		
Asset-backed securities	517,755	501,721	521,654	95,784	429,686	3.20		
Other debt securities	1,816,224	432,752	1,333,112	11,255	12,030	319.69		
Mutual funds and equity securities	0	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-610,611	25,704	-69,103	106,182	8,582			
Available-for-sale securities appreciation (depreciation)	-2,100,462	27,291	-280,625	138,319	-8,292			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	4,311,643	3,228,478	3,146,231	3,106,143	1,568,565	33.55		

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	43,423,140	39,734,343	45,025,954	32,860,169	25,161,360	9.28	
NOW, ATS and transaction accounts	1,982,308	2,289,015	2,093,758	2,181,498	777,126	-13.40	
Time deposits less brokered deposits < \$250K	201,870	228,074	214,114	243,932	284,476	-11.49	
MMDA and other savings accounts	38,500,198	37,231,931	40,073,817	35,056,416	26,263,753	3.41	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	84,107,516	79,483,363	87,407,643	70,342,015	52,486,715	5.82	
Time deposits of \$250K or more	981,591	682,210	621,220	725,820	819,013	43.88	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	20,660,375	18,740,577	22,210,062	22,771,034	30,941,491	10.24	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	5,458,706	8,133,000	8,701,376	6,896,971	9,777,386	-32.88	
Other borrowings w/remaining maturity over 1 year	12,515,212	10,201,828	12,012,535	10,487,174	11,039,649	22.68	
Brokered deposits < \$250K	27,127	28,321	29,398	427,917	164,448	-4.22	
Noncore funding	39,643,011	37,785,936	43,574,591	41,308,916	52,741,987	4.91	
Trading liabilities	3,873,371	6,590,654	9,067,026	6,533,786	7,795,023	-41.23	
Subordinated notes and debentures + trust preferred securities	150,301	152,368	151,335	153,402	155,469	-1.36	
Other liabilities	16,585,159	15,246,440	15,815,861	14,031,483	9,480,046	8.78	
Total liabilities	144,359,358	139,258,761	156,016,456	132,369,602	122,659,240	3.66	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	
Common surplus	17,261,655	17,414,228	17,264,305	17,413,801	17,412,842	-0.88	
Retained earnings	2,478,132	1,375,912	1,979,554	665,674	-375,220	80.11	
Accumulated other comprehensive income	-1,179,043	11,512	-264,440	85,287	-40,253		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	18,560,744	18,801,652	18,979,419	18,164,762	16,997,369	-1.28	
Noncontrolling (minority) interest in subsidiaries	10,886	6,876	3,046	5,788	29,708	58.32	
Total equity capital, including minority interest	18,571,630	18,808,528	18,982,465	18,170,550	17,027,077	-1.26	
Total liabilities and capital	162,930,988	158,067,289	174,998,921	150,540,152	139,686,317	3.08	
Memoranda							
Non-interest-bearing deposits	43,423,140	39,734,343	45,025,955	32,860,169	25,161,360	9.28	
Interest-bearing deposits	41,693,094	40,459,551	43,032,306	38,635,583	28,308,816	3.05	
Total deposits	85,116,234	80,193,894	88,058,261	71,495,752	53,470,176	6.14	
Long-term debt that reprices within 1 year	574,300	474,745	223,720	1,252,425	1,620,320	20.97	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,979,419	18,164,762	18,164,762	16,997,369	15,993,335		
Accounting restatements	0	0	0	0	0	0	
Net income	498,578	710,238	1,313,880	1,041,125	1,201,744		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	0	0	0	0	0	0	
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	0	0	0	0	0	0	
Change in other comprehensive income	-914,603	-73,776	-349,726	125,540	97,697		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	-2,650	428	-149,497	728	-295,407		
Holding company equity capital, ending balance	18,560,744	18,801,652	18,979,419	18,164,762	16,997,369		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Real estate loans	26.67			22.58			22.53			21.84			20.24	37.78	19
Commercial and industrial loans	6.63			6.78			5.87			7.78			5.86	12.02	19
Loans to individuals	1.33			1.21			1.22			1.23			1.22	4.20	41
Loans to depository institutions and acceptances of other banks	0			0.01			0			0.01			0.01	0.04	72
Agricultural loans.....	0			0			0			0			0	0.24	11
Other loans and leases.....	10.75			10.76			10.60			13.29			16.47	5.01	94
Net loans and leases.....	45.04			41.02			39.93			43.81			43.53	63.77	15
Debt securities over 1 year.....	15.12			12.51			15.93			11.64			10.53	14.60	25
Mutual funds and equity securities	0.70			0.89			0.81			0.84			0.76	0.06	99
Subtotal	60.86			54.42			56.67			56.29			54.81	79.65	11
Interest-bearing bank balances	0.64			5.99			3.37			2.74			1.66	3.06	42
Federal funds sold and reverse repos.....	18.11			17.85			19.37			19.36			22.24	1.57	93
Debt securities 1 year or less	2.22			1.50			1.78			1.41			1.21	1.91	50
Trading assets	4.34			8.59			7.28			9.10			9.68	1.19	92
Total earning assets.....	86.17			88.35			88.46			88.89			89.61	89.53	48
Non-interest cash and due from depository institutions.....	0.54			0.54			0.44			0.53			0.53	1.14	11
Other real estate owned.....	0			0			0			0			0	0.03	21
All other assets.....	13.29			11.11			11.09			10.57			9.87	9.27	61
Memoranda															
Short-term investments	20.98			25.34			24.52			23.50			25.12	7.63	88
U.S. Treasury securities.....	0.41			0			0.41			0			0.07	1.03	42
US agency securities (excluding mortgage-backed securities)	1.93			1.74			1.83			1.47			1.03	0.54	75
Municipal securities	0.28			0.37			0.31			0.42			0.54	1.34	40
Mortgage-backed securities	13.29			11.32			14.11			11.08			9.78	11.44	38
Asset-backed securities	0.32			0.32			0.30			0.06			0.31	0.28	73
Other debt securities	1.11			0.27			0.76			0.01			0.01	0.39	27
Loans held-for-sale.....	0.07			0			0			0			0	0.39	7
Loans held for investment	45.31			41.34			40.21			44.15			43.80	63.50	15
Real estate loans secured by 1–4 family	14.47			11.74			11.95			11.29			10.71	13.29	38
Revolving	0.67			0.69			0.60			0.76			0.86	2.07	34
Closed-end, secured by first liens	13.80			11.05			11.35			10.52			9.84	10.69	47
Closed-end, secured by junior liens	0.01			0.01			0.01			0.01			0.01	0.28	13
Commercial real estate loans	12.15			10.80			10.54			10.51			9.49	22.23	24
Construction and land development.....	2.15			1.97			1.78			1.91			1.95	3.44	39
Multifamily.....	1.73			1.38			1.38			1.18			0.94	3.01	24
Nonfarm nonresidential	8.28			7.46			7.39			7.42			6.59	14.69	26
Real estate loans secured by farmland.....	0.04			0.04			0.04			0.04			0.04	0.36	41

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	58.77			54.63			56.02			49.46			46.20	57.46	32
Real estate loans secured by 1–4 family.....	31.89			28.41			29.71			25.56			24.46	20.75	60
Revolving	1.47			1.66			1.48			1.71			1.97	3.15	38
Closed-end.....	30.42			26.75			28.23			23.85			22.49	17.39	70
Commercial real estate loans	26.78			26.13			26.22			23.81			21.66	33.52	29
Construction and land development.....	4.73			4.77			4.41			4.33			4.45	5.09	50
1–4 family.....	0.11			0.15			0.14			0.19			0.33	0.94	39
Other	4.62			4.62			4.28			4.15			4.12	4.02	57
Multifamily.....	3.81			3.33			3.43			2.68			2.16	4.69	34
Nonfarm nonresidential	18.24			18.04			18.37			16.80			15.05	22.15	33
Owner-occupied.....	5.74			5.79			5.66			5.39			4.85	7.72	35
Other.....	12.50			12.24			12.71			11.41			10.21	14.34	34
Real estate loans secured by farmland.....	0.09			0.09			0.09			0.09			0.09	0.55	45
Loans to depository institutions and acceptances of other banks.....	0.01			0.02			0.01			0.03			0.03	0.11	73
Commercial and industrial loans	14.60			16.41			14.59			17.62			13.37	19.53	30
Loans to individuals	2.93			2.92			3.03			2.79			2.79	7.13	46
Credit card loans	0.30			0.26			0.33			0.26			0.41	0.81	66
Agricultural loans.....	0			0			0			0			0	0.37	11
Other loans and leases.....	23.69			26.02			26.35			30.11			37.61	9.85	92
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	262.60			231.84			247.78			224.73			212.13	391.26	21
Real estate loans secured by 1–4 family.....	142.52			120.56			131.42			116.15			112.28	138.18	40
Revolving	6.58			7.04			6.55			7.78			9.04	21.26	33
Closed-end.....	135.93			113.52			124.87			108.37			103.24	115.20	45
Commercial real estate loans	119.67			110.91			115.96			108.19			99.43	229.44	24
Construction and land development.....	21.15			20.24			19.53			19.70			20.42	34.95	40
1–4 family.....	0.49			0.65			0.62			0.85			1.51	6.61	34
Other	20.66			19.59			18.91			18.84			18.92	27.32	45
Multifamily.....	17.02			14.12			15.18			12.16			9.90	31.04	25
Nonfarm nonresidential	81.50			76.54			81.25			76.33			69.12	152.10	25
Owner-occupied.....	25.63			24.59			25.05			24.47			22.26	53.07	27
Other	55.87			51.95			56.20			51.86			46.86	97.41	29
Real estate loans secured by farmland.....	0.42			0.37			0.40			0.39			0.41	3.60	40
Loans to depository institutions and acceptances of other banks.....	0.04			0.08			0.05			0.12			0.12	0.44	71
Commercial and industrial loans	65.25			69.65			64.52			80.06			61.40	122.02	24
Loans to individuals	13.10			12.39			13.41			12.68			12.80	43.51	41
Credit card loans	1.33			1.11			1.45			1.19			1.88	4.34	66
Agricultural loans.....	0			0			0			0			0	2.18	11
Other loans and leases.....	105.85			110.44			116.56			136.80			172.67	52.44	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.61			22			22.11			20.05			18.88	26.45	34
(CECL transition adjusted)	101.02			93.36			97.81			91.09			86.69	178.57	25
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	126.64			117.95			122.85			115.56			108.95	236.10	23

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Short-term investments	20.98			25.34			24.52			23.50			25.12	7.63	88
Liquid assets	39.27			46.02			46.80			44.28			45	22.44	87
Investment securities	18.04			14.91			18.52			13.88			12.49	16.99	30
Net loans and leases	45.04			41.02			39.93			43.81			43.53	63.77	15
Net loans, leases and standby letters of credit	45.57			41.55			40.39			44.36			44.13	64.84	13
Core deposits	51.62			50.28			49.95			46.73			37.57	63.09	13
Noncore funding	24.33			23.90			24.90			27.44			37.76	19.36	84
Time deposits of \$250K or more	0.60			0.43			0.35			0.48			0.59	2.94	9
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	12.68			11.86			12.69			15.13			22.15	1.94	96
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-5.43			-5.99			-6.68			-4.23			-0.09	0.48	17
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.35			5.15			4.97			4.58			7	3.01	90
Earning assets that reprice within 1 year	46.62			47.63			44.62			47.05			52.15	39.29	84
Interest-bearing liabilities that reprice within 1 year	0.71			0.57			0.46			0.91			0.86	10.19	3
Long-term debt that reprices within 1 year	0.35			0.30			0.13			0.83			1.16	0.96	73
Net assets that reprice within 1 year	45.57			46.77			44.03			45.31			50.13	26.63	94
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.51			-2.63			0.67			6.99			23.06	14.45	77
Net short-term noncore funding dependence	-7.15			-14.51			-11.49			-5.41			8.59	3.38	61
Short-term investment / Short-term noncore funding	126.18			145.30			136.15			114.89			84.21	77.77	65
Liquid assets - short-term noncore funding / Nonliquid assets	37.28			52.95			54.12			42.76			27.58	16.97	80
Net loans and leases / Total deposits	86.21			80.85			79.34			92.26			113.71	90.31	88
Net loans and leases / Core deposits	87.24			81.57			79.93			93.77			115.84	103.93	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.82			0.17			-0.45			0.75			0.07	0.72	24
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.14			0.18			-1.82			0.98			-0.06	1.36	8
Structured notes appreciation (depreciation) / Tier 1 capital														0	
Percent of Investment Securities															
Held-to-maturity securities	18.28			23.27			17.70			26.03			21.68	12.67	66
Available-for-sale securities	77.84			70.75			77.91			67.95			72.27	85.40	24
U.S. Treasury securities	2.29			0			2.19			0			0.58	6.15	40
US agency securities (excluding mortgage-backed securities)	10.71			11.65			9.86			10.61			8.28	3.49	80
Municipal securities	1.54			2.46			1.65			3.03			4.30	7.75	52
Mortgage-backed securities	73.64			75.95			76.18			79.82			78.26	67.43	62
Asset-backed securities	1.76			2.13			1.61			0.46			2.46	1.66	76
Other debt securities	6.18			1.84			4.11			0.05			0.07	2.94	30
Mutual funds and equity securities	3.88			5.98			4.39			6.02			6.05	0.40	97
Debt securities 1 year or less	12.31			10.09			9.61			10.12			9.71	11.86	56
Debt securities 1 to 5 years	24.64			65.63			64.17			37.13			54.73	17.94	91
Debt securities over 5 years	59.17			18.31			21.83			46.73			29.50	66.02	15
Pledged securities	14.67			13.70			9.71			14.86			8.99	30.57	20
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-14.67			14.36			21.28			0.85			29.84	26.69	63
Investment securities	24.75			31.10			55.07			19.76			28.14	11.75	83
Core deposits	5.82			22.33			24.26			34.02			16.61	11.23	73
Noncore funding	4.91			-5.55			5.48			-21.68			-2.39	6.59	37

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	31,795,426	27,898,265	30,758,852	27,068,429	23,517,770
Commit: Secured commercial real estate loans	3,835,066	3,273,795	3,974,191	3,318,131	2,883,826
Commit: Unsecured real estate loans	459,802	635,407	578,479	590,846	787,940
Credit card lines (reported semiannually, June/Dec)	3,235,436	2,916,840	3,046,040	2,890,669	2,620,730
Securities underwriting	0	0	0	0	0
Standby letters of credit	863,898	843,231	820,066	822,853	839,344
Commercial and similar letters of credit	119,673	119,776	101,343	95,622	105,951
Securities lent	1,087,316	1,513,988	1,210,659	1,983,761	1,484,405
Credit derivatives - notional amount (holding company as guarantor)	746,373	544,716	561,611	445,792	379,507
Credit derivatives - notional amount (holding company as beneficiary)	78,322	24,765	25,851	23,485	33,133
Credit derivative contracts w/ purchased credit protection-investment grade..	824,694	569,481	587,462	469,277	406,200
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	6,440
Derivative Contracts					
Interest rate futures and forward contracts	175,941,942	183,661,255	142,757,446	151,428,990	96,539,102
Written options contracts (interest rate)	27,673,912	201,966,977	75,997,846	80,550,429	21,397,105
Purchased options contracts (interest rate)	35,300,852	231,628,465	80,552,425	111,776,340	20,237,064
Interest rate swaps	244,905,278	241,260,471	243,686,501	148,970,502	158,506,644
Futures and forward foreign exchange	2,334,640	1,769,695	3,088,429	1,420,660	1,345,259
Written options contracts (foreign exchange)	3,053	10,323	30	22,216	8,951
Purchased options contracts (foreign exchange)	3,001	6,803	0	14,988	5,344
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	62,662,087	66,019,460	61,174,541	41,974,475	38,397,566
Written options contracts (commodity and other)	52,523,927	47,148,879	59,413,537	61,545,707	66,464,394
Purchased options contracts (commodity and other)	40,352,439	38,351,625	47,666,881	54,609,919	60,378,444
Commodity and other swaps	338,226	707,566	756,524	585,313	620,167

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.51		17.65		17.58		17.98			16.84	23.52	30			
Standby letters of credit	0.53		0.53		0.47		0.55			0.60	0.84	52			
Commercial and similar letters of credit	0.07		0.08		0.06		0.06			0.08	0.02	86			
Securities lent	0.67		0.96		0.69		1.32			1.06	0.40	87			
Credit derivatives - notional amount (holding company as guarantor)	0.46		0.34		0.32		0.30			0.27	0.42	67			
Credit derivatives - notional amount (holding company as beneficiary)	0.05		0.02		0.01		0.02			0.02	0.52	61			
Credit derivative contracts w/ purchased credit protection-investment grade..	0.51		0.36		0.34		0.31			0.29	0.30	76			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0		0		0		0			0	0.45	70			
Derivative contracts	394.06		640.57		408.63		433.70			332.10	68.47	90			
Interest rate contracts	296.95		543.13		310.28		327.31			212.39	47.31	92			
Interest rate futures and forward contracts	107.99		116.19		81.58		100.59			69.11	10.67	88			
Written options contracts (interest rate)	16.99		127.77		43.43		53.51			15.32	2.47	91			
Purchased options contracts (interest rate)	21.67		146.54		46.03		74.25			14.49	2.65	92			
Interest rate swaps	150.31		152.63		139.25		98.96			113.47	28.86	92			
Foreign exchange contracts	1.44		1.13		1.76		0.97			0.97	10.12	68			
Futures and forward foreign exchange contracts	1.43		1.12		1.76		0.94			0.96	5.23	74			
Written options contracts (foreign exchange)	0		0.01		0		0.01			0.01	0.05	81			
Purchased options contracts (foreign exchange)	0		0		0		0.01			0	0.08	80			
Foreign exchange rate swaps	0		0		0		0			0	2.03	38			
Equity, commodity, and other derivative contracts	95.67		96.31		96.58		105.43			118.74	3.32	96			
Commodity and other futures and forward contracts	38.46		41.77		34.96		27.88			27.49	0.19	97			
Written options contracts (commodity and other)	32.24		29.83		33.95		40.88			47.58	0.98	96			
Purchased options contracts (commodity and other)	24.77		24.26		27.24		36.28			43.22	0.94	96			
Commodity and other swaps	0.21		0.45		0.43		0.39			0.44	0.38	80			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	45.15		43.45		47.27		45.19			44.37	45.53	66			

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	642,039,357	1,012,531,519	715,094,160	652,899,539	463,900,040
Interest rate contracts	483,821,984	858,517,168	542,994,218	492,726,261	296,679,915
Foreign exchange contracts	2,340,694	1,786,821	3,088,459	1,457,864	1,359,554
Equity, commodity, and other contracts	155,876,679	152,227,530	169,011,483	158,715,414	165,860,571
Derivatives Position					
Futures and forwards	240,938,669	251,450,410	207,020,416	194,824,125	136,281,927
Written options	80,200,892	249,126,179	135,411,413	142,118,352	87,870,450
Exchange-traded	80,020,646	248,923,263	135,232,749	141,803,011	87,591,230
Over-the-counter	180,246	202,916	178,664	315,341	279,220
Purchased options	75,656,292	269,986,893	128,219,306	166,401,247	80,620,852
Exchange-traded	75,472,583	269,779,929	128,037,005	166,080,180	80,334,840
Over-the-counter	183,709	206,964	182,301	321,067	286,012
Swaps	245,243,504	241,968,037	244,443,025	149,555,815	159,126,811
Held for trading	41,751,715	39,547,036	33,040,346	57,002,898	47,127,728
Interest rate contracts	40,064,580	38,218,629	30,781,529	55,777,930	46,091,333
Foreign exchange contracts	1,681,617	1,320,686	2,253,136	1,219,198	1,022,514
Equity, commodity, and other contracts	5,518	7,721	5,681	5,770	13,881
Non-traded	600,287,642	972,984,483	682,053,814	595,896,641	416,772,312
Interest rate contracts	443,757,404	820,298,539	512,212,689	436,948,331	250,588,582
Foreign exchange contracts	659,077	466,135	835,323	238,666	337,040
Equity, commodity, and other contracts	155,871,161	152,219,809	169,005,802	158,709,644	165,846,690
Derivative contracts (excluding futures and FX 14 days or less)	646,017,185	1,025,245,549	712,901,452	648,336,591	453,700,462
One year or less	359,899,330	745,826,180	449,252,609	447,008,156	306,986,041
Over 1 year to 5 years	149,800,025	209,422,981	173,563,385	144,912,237	88,872,612
Over 5 years	136,317,830	69,996,388	90,085,458	56,416,198	57,841,809
Gross negative fair value (absolute value)	783,797	119,303	212,249	150,690	91,088
Gross positive fair value	1,120,731	433,834	320,518	635,271	264,565
Held for trading	209,461	401,815	277,208	611,514	264,463
Non-traded	911,270	32,019	43,310	23,757	102
Current credit exposure on risk-based capital derivative contracts	2,442,056	2,420,078	2,954,168	3,529,901	2,246,514
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Notional Amount															
Interest rate contracts	75.36			84.79			75.93			75.47			63.95	93.44	8
Foreign exchange contracts	0.36			0.18			0.43			0.22			0.29	3.20	51
Equity, commodity, and other contracts	24.28			15.03			23.63			24.31			35.75	1.64	97
Futures and forwards	37.53			24.83			28.95			29.84			29.38	13.49	79
Written options	12.49			24.60			18.94			21.77			18.94	5.91	89
Exchange-traded	12.46			24.58			18.91			21.72			18.88	0.15	98
Over-the-counter	0.03			0.02			0.02			0.05			0.06	5.10	15
Purchased options	11.78			26.66			17.93			25.49			17.38	4.42	88
Exchange-traded	11.76			26.64			17.90			25.44			17.32	0.28	97
Over-the-counter	0.03			0.02			0.03			0.05			0.06	3.35	39
Swaps	38.20			23.90			34.18			22.91			34.30	69.75	16
Held for trading	6.50			3.91			4.62			8.73			10.16	44.16	38
Interest rate contracts	6.24			3.77			4.30			8.54			9.94	37.24	40
Foreign exchange contracts	0.26			0.13			0.32			0.19			0.22	1.60	62
Equity, commodity, and other contracts	0			0			0			0			0	0.83	74
Non-traded	93.50			96.09			95.38			91.27			89.84	55.84	61
Interest rate contracts	69.12			81.01			71.63			66.92			54.02	52.22	55
Foreign exchange contracts	0.10			0.05			0.12			0.04			0.07	0.34	70
Equity, commodity, and other contracts	24.28			15.03			23.63			24.31			35.75	0.13	98
Derivative contracts (excluding futures and forex 14 days or less)	100.62			101.26			99.69			99.30			97.80	93.86	53
One year or less	56.06			73.66			62.82			68.47			66.18	32.17	81
Over 1 year to 5 years	23.33			20.68			24.27			22.20			19.16	30.45	39
Over 5 years	21.23			6.91			12.60			8.64			12.47	28.09	31
Gross negative fair value (absolute value)	0.12			0.01			0.03			0.02			0.02	0.83	4
Gross positive fair value	0.17			0.04			0.04			0.10			0.06	1.19	4
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05			0.01			0.01			0.01			0.01	0.06	33
Gross positive fair value (X)	0.07			0.03			0.02			0.04			0.02	0.07	41
Held for trading (X)	0.01			0.03			0.02			0.04			0.02	0.06	54
Non-traded (X)	0.06			0			0			0			0	0.01	13
Current credit exposure (X)	0.15			0.16			0.19			0.25			0.17	0.05	87
Credit losses on derivative contracts	0			0			0			0			0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.29			2.44			2.68			3.95			2.98	0.73	88

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		505,890		510,325		510,325		377,606		298,776		
Gross losses		11,269		5,393		29,644		61,189		48,017		
Write-downs, transfers to loans held-for-sale		0		0		0		0		0		
Recoveries		13,455		14,716		18,384		17,460		18,303		
Net losses		-2,186		-9,323		11,260		43,729		29,714		
Provision for loan and lease losses		46,598		-5,808		7,605		177,061		109,455		
Adjustments		-423		-511		-780		-613		-911		
Ending balance		554,251		513,329		505,890		510,325		377,606		
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0		
Analysis Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.05		-0.01		0		0.13		0.09	0.15	37	
Provision for loan and lease losses / Average loans and leases	0.13		-0.02		0.01		0.30		0.21	0.24	53	
Provision for loan and lease losses / Net loan and lease losses	-2,131.66		62.30		67.54		404.91		368.36	130.58	95	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.75		0.79		0.72		0.77		0.62	0.83	32	
Allowance for loan and lease losses / Total loans and leases	0.75		0.79		0.72		0.77		0.62	0.81	33	
Allowance for loan and lease losses / Net loans and leases losses (X)					44.93		11.67		12.71	8.03	78	
Allowance for loan and lease losses / Nonaccrual assets	282.71		300.88		498.62		327.10		211.29	218.72	66	
ALLL / 90+ days past due + nonaccrual loans and leases	226.07		277.24		408.80		322.01		206.20	151.73	74	
Gross loan and lease losses / Average loans and leases	0.03		0.02		0.05		0.10		0.09	0.28	26	
Recoveries / Average loans and leases	0.04		0.05		0.03		0.03		0.03	0.08	32	
Net losses / Average loans and leases	-0.01		-0.03		0.02		0.07		0.06	0.21	26	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0		0		0		0		0	0	40	
Recoveries / Prior year-end losses	45.39		24.05		30.04		36.36		41.61	36.22	70	
Earnings coverage of net loan and lease losses (X)	-327.09		-98.02		154.55		35.13		51.98	24.40	84	
Net Loan and Lease Losses By Type												
Real estate loans	0		0		0		0		0	0.01	33	
Real estate loans secured by 1-4 family	0		0		0		0		0	0.01	38	
Revolving	0		0		-0.01		-0.01		0	0.02	35	
Closed-end	0		0		0		0		0	0	39	
Commercial real estate loans	0		-0.01		0		0		0	0.01	24	
Construction and land development	-0.01		-0.04		-0.02		-0.01		0	-0.01	40	
1-4 family	0		0		0		0		0	0	55	
Other	-0.01		-0.04		-0.02		-0.01		0	-0.01	36	
Multifamily	0		0		0		0		0	0	56	
Nonfarm nonresidential	0		0		0		0		0	0.02	22	
Owner-occupied	0		0		0		0		0	0.01	19	
Other	0		0		0		0		0	0.01	40	
Real estate loans secured by farmland	0		0		0		0		0	0.01	48	
Commercial and industrial loans	-0.06		-0.18		0.08		0.31		0.27	0.37	47	
Loans to individuals	0.19		0.12		0.14		0.39		0.36	1.17	21	
Credit card loans	1.93		2.38		1.58		2.68		1.92	3.11	28	
Agricultural loans											0.08	
Loans to foreign governments and institutions											0	
Other loans and leases	-0.01		0		0		0		0.01	0.15	38	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
30+ Days Past Due and Nonaccrual Assets							
30–89 days past due loans and leases	647,359	432,526	392,260	309,962	201,220		
90+ days past due loans and leases	49,123	14,550	22,293	2,466	4,416		
Nonaccrual loans and leases	196,046	170,608	101,458	156,015	178,713		
Total past due and nonaccrual loans and leases	892,528	617,684	516,011	468,443	384,349		
Restructured 30–89 days past due	577	0	240	724	79		
Restructured 90+ days past due	0	0	0	0	0		
Restructured nonaccrual	36,345	16,820	12,294	32,753	52,591		
Total restructured loans and leases	36,922	16,820	12,534	33,477	52,670		
30–89 days past due loans held for sale	0	0	0	0	0		
90+ days past due loans held for sale	0	0	0	0	0		
Nonaccrual loans held for sale	0	0	0	0	0		
Total past due and nonaccrual loans held for sale	0	0	0	0	0		
Restructured loans and leases in compliance	25,349	3,483	13,748	3,265	19,961		
Other real estate owned	0	3,947	3,947	4,499	4,660		
Other Assets							
30–89 days past due	5,128	2,311	5,270	2,898	227		
90+ days past due	10,644	6,185	10,784	7,976	3,508		
Nonaccrual	0	0	0	0	0		
Total other assets past due and nonaccrual	15,772	8,496	16,054	10,874	3,735		
Percent of Loans and Leases							
30–89 days past due loans and leases	0.88	0.66	0.56	0.47	0.33	0.43	44
90+ days past due loans and leases	0.07	0.02	0.03	0	0.01	0.15	25
Nonaccrual loans and leases	0.27	0.26	0.14	0.23	0.29	0.51	27
90+ days past due and nonaccrual loans and leases	0.33	0.28	0.18	0.24	0.30	0.71	15
30–89 days past due restructured	0	0	0	0	0	0.01	28
90+ days past due restructured	0	0	0	0	0	0.01	29
Nonaccrual restructured	0.05	0.03	0.02	0.05	0.09	0.14	43
30–89 days past due loans held for sale	0	0	0	0	0	0	38
90+ days past due loans held for sale	0	0	0	0	0	0	42
Nonaccrual loans held for sale	0	0	0	0	0	0	40
Percent of Loans and Leases and Other Assets							
30+ Days Past Due and Nonaccrual							
30–89 days past due assets	0.88	0.67	0.56	0.47	0.33	0.43	44
90+ days past due assets	0.08	0.03	0.05	0.02	0.01	0.15	26
Nonaccrual assets	0.27	0.26	0.14	0.23	0.29	0.53	27
30+ days past due and nonaccrual assets	1.23	0.96	0.76	0.72	0.63	1.19	21
Percent of Total Assets							
90+ days past due and nonaccrual assets	0.16	0.12	0.08	0.11	0.13	0.44	12
90+ days past due and nonaccrual assets + other real estate owned	0.16	0.12	0.08	0.11	0.14	0.48	11
Restructured and Nonaccrual Loans and Leases							
+ OREO as Percent of:							
Total assets	0.14	0.11	0.07	0.11	0.15	0.53	11
Allowance for loan and lease losses	40.05	34.68	23.60	32.23	53.87	115.41	19
Equity capital + allowance for loan and lease losses	1.16	0.92	0.61	0.88	1.17	4.28	13
Tier 1 capital + allowance for loan and lease losses	1.34	1.16	0.75	1.12	1.53	5.65	11
Loans and leases + other real estate owned	0.30	0.27	0.17	0.25	0.33	0.85	13

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.55			0.30			0.25			0.51			0.42	0.38	66
	90+ days past due	0.11			0.02			0.02			0			0	0.16	32
	Nonaccrual.....	0.23			0.10			0.07			0.07			0.08	0.46	12
Commercial and industrial	30–89 days past due	1.49			0.26			1.09			0.46			0.12	0.31	26
	90+ days past due	0			0.01			0.06			0			0	0.05	30
	Nonaccrual.....	0.82			1.24			0.69			1.02			1.84	0.83	88
Individuals	30–89 days past due	0.51			2.10			0.14			0.23			1.49	0.83	83
	90+ days past due	0.05			0.33			0.39			0.06			0.11	0.17	59
	Nonaccrual.....	0.24			0.13			0.22			0.53			0.31	0.17	73
Depository institution loans	30–89 days past due	0.93			0.02			0.26			0.02			0	0	47
	90+ days past due	0.10			0.02			0.02			0.01			0	0	49
	Nonaccrual.....	0			0			0			0			0	0	48
Agricultural	30–89 days past due														0.24	
	90+ days past due														0	
	Nonaccrual.....														0.67	
Foreign governments	30–89 days past due														0.07	
	90+ days past due														0	
	Nonaccrual.....														0.03	
Other loans and leases	30–89 days past due	1.36			1.51			0.97			0.42			0.20	0.20	63
	90+ days past due	0			0			0.01			0			0.01	0.01	76
	Nonaccrual.....	0.02			0			0			0.02			0	0.13	32

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Memoranda																
1–4 family	30–89 days past due	0.13			0.11			0.12			0.37			0.26	0.67	18
	90+ days past due	0.01			0.03			0.03			0			0	0.31	33
	Nonaccrual	0.08			0.09			0.08			0.12			0.13	0.73	8
Revolving	30–89 days past due	0.07			0.06			0.39			0.49			0.79	0.45	82
	90+ days past due	0.02			0.01			0.05			0.02			0	0.05	24
	Nonaccrual	0.24			0.53			0.31			0.54			0.67	1	52
Closed-end	30–89 days past due	0.13			0.11			0.10			0.36			0.22	0.70	16
	90+ days past due	0			0.03			0.03			0			0	0.35	37
Junior lien	Nonaccrual	0.07			0.06			0.07			0.09			0.08	0.70	8
	30–89 days past due	0			0			0.02			0			0	0.02	9
	90+ days past due	0			0			0			0			0	0	29
	Nonaccrual	0			0			0			0			0	0.04	17
Commercial real estate	30–89 days past due	1.04			0.35			0.39			0.67			0.60	0.18	94
	90+ days past due	0.23			0.01			0			0.01			0	0.03	44
	Nonaccrual	0.41			0.11			0.05			0.01			0.02	0.23	13
Construction and development	30–89 days past due	4.60			1.26			1.09			0.97			0.73	0.28	83
	90+ days past due	0.20			0			0			0			0	0.02	33
	Nonaccrual	0			0.15			0			0.01			0	0.20	27
1–4 family	30–89 days past due	0			0			0			0			0	0.06	25
	90+ days past due	0			0			0			0			0	0	41
Other	Nonaccrual	0			0			0			0			0	0.02	30
	30–89 days past due	4.60			1.26			1.09			0.97			0.73	0.20	87
	90+ days past due	0.20			0			0			0			0	0.01	35
	Nonaccrual	0			0.15			0			0.01			0	0.17	33
Multifamily	30–89 days past due	0			0.10			0.01			0.34			0.05	0.08	61
	90+ days past due	0			0.01			0			0.01			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0.34			0.16			0.30			0.64			0.64	0.14	96
	90+ days past due	0.29			0.01			0			0.01			0	0.03	47
	Nonaccrual	0.60			0.12			0.07			0.01			0.03	0.28	13
Owner Occupied	30–89 days past due	0.02			0.05			0.09			0.23			0.15	0.07	81
	90+ days past due	0			0			0			0.01			0	0.01	26
	Nonaccrual	0.01			0.06			0.03			0.01			0.03	0.16	21
Other	30–89 days past due	0.32			0.11			0.20			0.42			0.49	0.07	96
	90+ days past due	0.29			0.01			0			0			0	0.01	60
	Nonaccrual	0.59			0.06			0.04			0			0	0.10	9
Farmland	30–89 days past due	0			46.12			0			0			0	0.23	23
	90+ days past due	0			0			0			0			0	0.01	42
	Nonaccrual	0			0			0			0			0	0.84	19
Credit card	30–89 days past due	0.86			0.64			0.63			1.03			1.32	1.19	60
	90+ days past due	0.47			0.58			0.43			0.64			0.68	0.78	41
	Nonaccrual	0.07			0			0.03			0			0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	17,261,655	17,414,228	17,264,305	17,413,801	17,412,842
Retained earnings	2,478,132	1,375,912	1,979,554	665,674	-375,220
Accumulated other comprehensive income (AOCI)	-1,179,043	11,512	-264,440	85,287	-40,253
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	18,560,744	18,801,652	18,979,419	18,164,762	16,997,369
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,729,150	3,878,886	3,819,861	3,942,400	4,058,994
Accumulated other comprehensive income-related adjustments	-1,179,014	11,044	-264,479	85,216	-40,088
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	16,010,608	14,911,722	15,424,037	14,137,146	12,978,463
Adjustments and deductions for common equity tier 1 capital	19,317	26,975	19,637	19,271	30,797
Common equity tier 1 capital	15,991,291	14,884,747	15,404,400	14,117,875	12,947,666
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	1,005
Additional tier 1 capital before deductions	0	0	0	0	1,005
Less: Additional tier 1 capital deductions	19,317	26,975	19,637	19,271	31,802
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	15,991,291	14,884,747	15,404,400	14,117,875	12,947,666
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	29,971	0	29,956	55,986
Allowance for loan and lease losses in tier 2 capital	613,313	562,794	560,605	559,355	422,868
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	613,313	592,765	560,605	589,311	478,854
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	613,313	592,765	560,605	589,311	478,854
Exited advanced approach tier 2 capital					
Total capital	16,604,604	15,477,512	15,965,005	14,707,186	13,426,520
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	177,604,535	154,363,274	173,181,118	146,387,644	136,451,133
Less: Deductions from common equity tier 1 capital	3,748,467	3,905,861	3,839,498	3,961,671	4,090,796
Less: Other deductions	343,751	-13,448	-61,290	-21,386	-38,467
Total assets for leverage ratio	173,512,317	150,470,861	169,402,910	142,447,359	132,398,804
Total risk-weighted assets	106,807,847	99,057,574	110,110,929	89,433,337	75,307,003
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	14.97		15.03		13.99
Common equity tier 1 capital, column B	0		0		0
Tier 1 capital, column A	14.97		15.03		13.99
Tier 1 capital, column B	0		0		0
Total capital, column A	15.55		15.62		14.50
Total capital, column B	0		0		0
Tier 1 leverage	9.22		9.89		9.09
Supplementary leverage ratio, advanced approaches HCs					9.91
					9.78
					9.76
					7.41

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
	1-Year	5-Year					
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	5,027	5,107	10,501	9,939	9,052	-1.57	
Other insurance activities income	5,027	5,107	10,501	9,939	9,052	-1.57	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	333,273	347,466	375,828	320,766	285,784	-4.08	

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019							
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Insurance underwriting assets / Consolidated assets	0			0			0			0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0			0					51.47
Insurance underwriting assets (L/H) / Total insurance underwriting assets												48.53
Separate account assets (L/H) / Total life assets												7.26
Insurance activities revenue / Adjusted operating income	0.12			0.12			0.12			0.12	0.47	54
Premium income / Insurance activities revenue	0			0			0			0	7.32	37
Credit related premium income / Total premium income												34.91
Other premium income / Total premium income												65.09
Insurance underwriting net income / Consolidated net income	0			0			0			0	0.08	39
Insurance net income (P/C) / Equity (P/C)	0			0			0					19.86
Insurance net income (L/H) / Equity (L/H)												5.13
Insurance benefits, losses, expenses / Insurance premiums												233.61
Reinsurance recovery (P/C) / Total assets (P/C)												0.15
Reinsurance recovery (L/H) / Total assets (L/H)												0.15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.01			2.26			2.36			2.19		11.51
Broker-Dealer Activities												
Net assets of broker-dealer subsidiaries (\$000)	55,675,863			59,111,951			66,586,930			61,529,670		66,824,177
Net assets of broker-dealer subsidiaries / Consolidated assets	34.17			37.40			38.05			40.87		47.84

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,763,400	1,322,655	1,446,569	1,257,360	1,083,173
Real estate loans.....	1,439,672	1,102,904	1,223,353	998,820	890,129
Commercial and industrial loans	318,873	209,118	216,327	241,724	177,883
Loans to depository institutions and other banks acceptances	4,855	10,633	6,889	16,816	15,161
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,809,547	423,320	1,324,347	1,009	1,025
Interest-bearing bank balances	211,832	161,899	128,938	331,133	45,629
Total selected foreign assets	3,784,779	1,907,874	2,899,854	1,589,502	1,129,827
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Yield: Foreign loans	0			0			0			0			0	1.25	31
Cost: Interest-bearing deposits.....															1.19

Net Losses as a Percent of Foreign Loans by Type

Real estate loans															27.03
Commercial and industrial loans															0.29
Foreign governments and institutions															0

Growth Rates

Net loans and leases.....	33.32		7.49		15.05		16.08			9.06		22.48		62	
Total selected assets.....	98.38		31.84		82.44		40.69			10.26		12.40		69	
Deposits															10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		560,517	1,419,968	1,367,676	1,637,294	2,430,425	-60.53	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		560,517	1,419,968	1,367,676	1,637,294	2,430,425	-60.53	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0.34	0.90	0.78		1.09		1.74
1–4 family residential loans		0	0	0		0		0
Home equity lines		0	0	0		0		0
Credit card receivables		0	0	0		0		0
Auto loans		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases		0.34	0.90	0.78		1.09		1.74
Asset-backed commercial paper conduits		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		30.19	26.18	27.69		23.28		21.63
Home equity lines		1.46	1.62	1.45		1.67		1.89
Credit card receivables		0.30	0.26	0.32		0.26		0.39
Auto loans and other consumer loans		1.97	1.98	2.03		1.81		1.55
Commercial and industrial loans		14.49	16.06	14.31		17.20		12.86
All other loans and leases		51.58	53.90	54.19		55.79		61.67

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.01	0.02	0.01	0.02	0.03	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.13	0.11	0.10	0.36	0.22
Home equity lines	0.07	0.06	0.39	0.49	0.79
Credit card receivables	0.86	0.64	0.63	1.03	1.32
Commercial and industrial loans	1.49	0.26	1.09	0.46	0.12
All other loans and leases	1.12	1.02	0.62	0.48	0.37
Total managed loans past due 30–89 days	0.87	0.65	0.55	0.46	0.32
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.03	0.03	0	0
Home equity lines	0.02	0.01	0.05	0.02	0
Credit card receivables	0.47	0.58	0.43	0.64	0.68
Commercial and industrial loans	0	0.01	0.06	0	0
All other loans and leases	0.09	0	0	-0.02	0
Total managed loans past due 90+ days	0.07	0.02	0.03	0	0.01
Total Past Due Managed Assets	0.93	0.67	0.58	0.46	0.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	-0.01	-0.01	0
Credit card receivables	1.93	2.38	1.58	2.68	1.92
Commercial and industrial loans	-0.06	-0.18	0.08	0.31	0.27
All other loans and leases	0	-0.01	0	0.01	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	-0.01	-0.03	0.02	0.06	0.05

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	0	0	0	0	0	0		
Dividends	0	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	12,000	200,000	325,000	26,000	362,000	-94.00		
Dividends	12,000	200,000	325,000	26,000	362,000	-94.00		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies	165	0	0	298	2,922			
Dividends	0	0	0	0	0			
Interest	165	0	0	298	2,922			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	12,165	200,000	325,000	26,298	364,922	-93.92		
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	12,165	200,000	325,000	26,298	364,922	-93.92		
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	0	0	0	0	0			
Other expenses	3,466	3,429	7,616	6,404	9,277	1.08		
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	3,466	3,429	7,616	6,404	9,277	1.08		
Income (loss) before taxes	8,699	196,571	317,384	19,894	355,645	-95.57		
Applicable income taxes (credit)	0	0	0	0	0			
Extraordinary items								
Income before undistributed income of subsidiaries	8,699	196,571	317,384	19,894	355,645	-95.57		
Equity in undistributed income of subsidiaries	489,878	513,667	996,496	1,021,231	846,099	-4.63		
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	96,477	-115,130	-149,039	212,284	8,840			
Subsidiary holding companies	393,401	628,797	1,145,535	808,947	837,259	-37.44		
Net income (loss)	498,577	710,238	1,313,880	1,041,125	1,201,744	-29.80		
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	108,477	84,870	175,961	238,284	370,840	27.82		
Subsidiary holding companies' net income	393,401	628,797	1,145,535	808,947	837,259	-37.44		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries	11,796,995	39.78	9,746,428	34.92	11,700,518	38.90	9,469,980	541,167	21.04		
Common and preferred stock	300,889	1.01	238,322	0.85	204,412	0.68	353,451	141,167	26.25		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	11,496,106	38.76	9,508,106	34.07	11,496,106	38.22	9,116,529	400,000	20.91		
Other receivables	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies	17,833,576	60.13	18,141,398	65	18,357,263	61.03	17,385,950	16,450,734	-1.70		
Common and preferred stock	17,553,411	59.18	17,836,398	63.90	18,077,263	60.10	17,280,950	16,345,734	-1.59		
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	280,000	0.94	305,000	1.09	280,000	0.93	105,000	105,000	-8.20		
Other receivables	165	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	28,078	0.09	22,989	0.08	19,113	0.06	26,052	6,164	22.14		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	0	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	26	0	0	0	72	0	11	11	11	11	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	29,658,675	100.00	27,910,815	100.00	30,076,966	100.00	26,881,993	16,998,076	6.26		
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year	11,096,106	37.41	9,108,106	32.63	11,096,106	36.89	8,716,529	0	21.83		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0	0	
Other liabilities	1,385	0	628	0	947	0	308	287	120.54		
Balance due to subsidiaries and related institutions	440	0	430	0	494	0	393	420	2.33		
Total liabilities	11,097,931	37.42	9,109,164	32.64	11,097,547	36.90	8,717,230	707	21.83		
Equity Capital	18,560,744	62.58	18,801,651	67.36	18,979,419	63.10	18,164,763	16,997,369	-1.28		
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	0	0	0	0	
Common surplus	17,261,655	58.20	17,414,228	62.39	17,264,305	57.40	17,413,802	17,412,842	-0.88		
Retained earnings	2,478,132	8.36	1,375,912	4.93	1,979,554	6.58	665,674	-375,220	80.11		
Accumulated other comprehensive income	-1,179,043	-3.98	11,511	0.04	-264,440	-0.88	85,287	-40,253			
Other equity capital components	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital	29,658,675	100.00	27,910,815	100.00	30,076,966	100.00	26,881,993	16,998,076	6.26		
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	5.38			7.71			7.04			5.94			7.26	9.68	15
Bank net income / Average equity investment in banks														10.51	
Nonbank net income / Average equity investment in nonbanks	87.12			64.60			76.48			90.36			253.24	7.89	98
Subsidiary HCs net income / Average equity investment in sub HCs	4.43			7.16			6.45			4.82			5.27	8.55	32
Bank net income / Parent net income	0			0			0			0			0	82.22	7
Nonbank net income / Parent net income	21.76			11.95			13.39			22.89			30.86	5.93	88
Subsidiary holding companies' net income / Parent net income	78.90			88.53			87.19			77.70			69.67	74	42
Leverage															
Total liabilities / Equity capital	59.79			48.45			58.47			47.99			0	20.43	4
Total debt / Equity capital	59.78			48.44			58.46			47.99			0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	59.78			48.44			58.46			47.99			0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	59.78			48.44			58.46			47.99			0	14.56	13
Total debt / Equity capital – excess over fair value	59.78			48.44			58.46			47.99			0	14.51	13
Long-term debt / Equity capital	59.78			48.44			58.46			47.99			0	13.04	13
Short-term debt / Equity capital	0			0			0			0			0	1.02	36
Current portion of long-term debt / Equity capital	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	87.61			87.97			91.22			81.92			0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	96.19			96.13			96.32			97.08			97	103.22	15
Total investment in subs / Equity capital	159.64			148.33			158.37			147.85			99.97	111.07	21
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.71			-0.51			-0.53			-0.51			-0.42	0.36	13
Equity investment in subs – equity cap / Net income-div (X)														1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	350.98			5,832.60			4,267.33			410.65			3,933.62	177.68	99
Cash from ops + noncash items + op expense / Op expense + dividend	358.66			5,843.28			4,276.22			410.56			3,896.04	190.27	99
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.22			99.13			98.06			100.84			-480.37	116.34	1
Pretax operating income + interest expense / Interest expense														1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref														1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends														210.80	
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)														57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.04			1.17			0.99			0.48			0.65	2.64	42
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															0.04
Nonaccrual														0.54	
Total														0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	40.70			43.14			43.75			46.36			54.74	5.62	92
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	0.13			0.10			0.07			0.22			1.47	0.19	90

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0			0			0			0			0	57.84	1
Dividends declared / Net income	0			0			0			0			0	33.08	3
Net income – dividends / Average equity.....	5.38			7.71			7.04			5.94			7.26	6.46	61
Percent of Dividends Paid															
Dividends from bank subsidiaries														178.13	
Dividends from nonbank subsidiaries														7.53	
Dividends from subsidiary holding companies.....														21.40	
Dividends from all subsidiaries														260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries														66.55	
Interest income from bank subsidiaries.....														0.54	
Management and service fees from bank subsidiaries														1.55	
Other income from bank subsidiaries.....														0	
Operating income from bank subsidiaries														69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	11.06			235.65			184.70			10.91			97.62	82.95	58
Interest income from nonbank subsidiaries.....	0			0			0			0			0	20.25	26
Management and service fees from nonbank subsidiaries	0			0			0			0			0	1.92	38
Other income from nonbank subsidiaries.....	0			0			0			0			0	1.06	43
Operating income from nonbank subsidiaries	11.06			235.65			184.70			10.91			97.62	150.41	45
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			0			0			0			0	61.23	17
Interest income from subsidiary holding companies	0.04			0			0			0.04			0.35	6.54	57
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0.36	46
Other income from subsidiary holding companies.....	0			0			0			0			0	0.29	44
Operating income from subsidiary holding companies.....	0.04			0			0			0.04			0.35	76.49	23
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries.....	0			0			0			0			0	0.80	18
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	0			0			0			0			0	78.80	4
Dividends from nonbank subsidiaries	98.64			100			100			98.87			99.20	2.65	99
Interest income from nonbank subsidiaries.....	0			0			0			0			0	1.19	30
Management and service fees from nonbank subsidiaries	0			0			0			0			0	0.06	41
Other income from nonbank subsidiaries.....	0			0			0			0			0	0.04	44
Operating income from nonbank subsidiaries	98.64			100			100			98.87			99.20	7.29	97
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies	1.36			0			0			1.13			0.80	0.20	90
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	1.36			0			0			1.13			0.80	6.08	82
Loans and advances from subsidiaries / Short term debt.....														83.37	
Loans and advances from subsidiaries / Total debt	0			0			0			0				28.33	